

In re:  
Jonathan Scott Presnell  
Debtor

Case No. 24-13242-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 23, 2024

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2024:

Recip ID	Recipient Name and Address
db	+ Jonathan Scott Presnell, 61 Highland Avenue, Ephrata, PA 17522-2004
14932908	+ Affinity Federal Credit Union, C/O Saldutti Law Group, Rebecca K. McDowell, Esq., 1700 Market Street, Suite 1005, Philadelphia, PA 19103-3920

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bankruptcy@davidtiddlaw.com	Oct 23 2024 23:50:00	DAVID W. TIDD, David W. Tidd, Esquire, 200 Spring Ridge Drive, Suite 100, Wyomissing, PA 19610
tr	Email/Text: Info@ReadingCh13.com	Oct 23 2024 23:50:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 23 2024 23:50:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 23 2024 23:51:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Oct 23 2024 23:51:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14925990	+ Email/Text: bankruptcycare@affinityfcu.com	Oct 23 2024 23:51:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Blvd, Basking Ridge, NJ 07920-2332
14925989	Email/Text: bankruptcycare@affinityfcu.com	Oct 23 2024 23:51:00	Affinity Federal Credit Union, 73 Mountain Rd, Basking Ridge, NJ 07920-3854
14925994	Email/PDF: MarletteBKNotifications@resurgent.com	Oct 24 2024 00:00:40	Best Egg, Attn: Bankruptcy, PO Box 42912, Philadelphia, PA 19101-2912
14925993	Email/PDF: MarletteBKNotifications@resurgent.com	Oct 24 2024 00:00:40	Best Egg, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
14925999	Email/Text: cfcbackoffice@contfinco.com	Oct 23 2024 23:50:00	Continental Finance Company, 4550 New Linden Hill Rd, Wilmington, DE 19808
14926000	Email/Text: cfcbackoffice@contfinco.com	Oct 23 2024 23:50:00	Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd, Wilmington, DE 19808
14925996	EDI: CAPITALONE.COM	Oct 24 2024 03:52:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14925995	EDI: CAPITALONE.COM	Oct 24 2024 03:52:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14929676	+ EDI: AIS.COM	Oct 24 2024 03:52:00	Capital One, N.A., 4515 N Santa Fe Ave,

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			Oklahoma City, OK 73118-7901
14925998	EDI: WFNNB.COM	Oct 24 2024 03:52:00	Comenity Capital/Dell, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14925997	EDI: WFNNB.COM	Oct 24 2024 03:52:00	Comenity Capital/Dell, PO Box 182120, Columbus, OH 43218-2120
14926001	Email/PDF: creditonebknotifications@resurgent.com	Oct 24 2024 00:00:05	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14926002	Email/PDF: creditonebknotifications@resurgent.com	Oct 24 2024 00:00:06	Credit One Bank, Attn: Bankruptcy Department, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14928601	EDI: DISCOVER	Oct 24 2024 03:52:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
14926003	EDI: DISCOVER	Oct 24 2024 03:52:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
14926004	EDI: DISCOVER	Oct 24 2024 03:52:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14928201	Email/PDF: resurgentbknotifications@resurgent.com	Oct 24 2024 00:00:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14926006	Email/PDF: ebnotices@pnmac.com	Oct 24 2024 00:01:12	Pennymac Loan Services, LLC, Attn: Correspondence, Unit PO Box 514387, Los Angeles, CA 90051-4387
14926005	Email/PDF: ebnotices@pnmac.com	Oct 24 2024 00:00:11	Pennymac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387
14926008	EDI: SYNC	Oct 24 2024 03:52:00	Syncb/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14926007	+ EDI: SYNC	Oct 24 2024 03:52:00	Syncb/Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
14931165	+ Email/Text: RASEBN@raslg.com	Oct 23 2024 23:50:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14926010	EDI: USAA.COM	Oct 24 2024 03:52:00	Usaa Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0001
14926009	EDI: USAA.COM	Oct 24 2024 03:52:00	Usaa Federal Savings Bank, PO Box 47504, San Antonio, TX 78265
TOTAL: 29			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14925991		Ambulatory Anesthesia Physicia
14925992		Ambulatory Anesthesia Physicia

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 25, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2024 at the address(es) listed below:**

Name	Email Address
DAVID W. TIDD	on behalf of Debtor Jonathan Scott Presnell bankruptcy@davidtiddlaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
REBECCA K. MCDOWELL	on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com pwirth@slgcollect.com;anovoa@slgcollect.com
ROBERT L. SALDUTTI	on behalf of Creditor Affinity Federal Credit Union rsaldutti@saldutticollect.com lmarciano@saldutticollect.com;pwirth@saldutticollect.com;anovoa@slgcollect.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

<b>Information to identify the case:</b>			
Debtor 1:	Jonathan Scott Presnell		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	24-13242-pmm		
	Social Security number or ITIN:	xxx-xx-4938	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	9/12/24

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jonathan Scott Presnell	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	61 Highland Avenue Ephrata, PA 17522	
<b>4. Debtor's attorney</b> Name and address	DAVID W. TIDD David W. Tidd, Esquire 200 Spring Ridge Drive Suite 100 Wyomissing, PA 19610	Contact phone 610-838-8700 Email: <a href="mailto:bankruptcy@davidtiddlaw.com">bankruptcy@davidtiddlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (610)2085040  Date: 10/23/24

**For more information, see page 2**

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<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<div style="display: flex; justify-content: space-between;"> <div> <b>November 12, 2024 at 1:30 PM</b>             The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.            Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.         </div> <div> <b>Location:</b>            The meeting is by Zoom. Go to <a href="#">Zoom.us</a>, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595             For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a> </div> </div>	
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline:</b> 1/11/25
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 11/21/24
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 3/11/25
<hr/> <p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/>		
<div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.         </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors         </div> </div>		
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$390.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: <b>12/19/24 at 10:00 AM</b> , Location: <b>Zoom</b> . For Zoom link, see the current, Hearing Calendar for the Judge on the Court website	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	